

Please amend claims 1-3, 7, 8, 13, 14, 17, 19, 22-27, and 29-31 as follows:

1. (Amended) A method for changing data stored on a first card having at least one magnetic storage region, the at least one magnetic region storing data representing account identification data, the method comprising the steps of:

receiving the account identification data of the first card;

B1  
determining a second card and a third card based on the account identification data of the first card, the second and third cards each being identified by different account identification data;

selecting one of the second and third cards;

receiving from a remote source the account identification data of at least the selected card; and

writing the account identification data of the selected card onto the at least one magnetic region of the first card.

2. (Amended) The method of claim 1, wherein the step of receiving the account identification data of the first card includes receiving the account identification data of the first card, the first card being a universal card, and the step of determining including determining the second and third cards, each of the second and third cards being conventional magnetic stripe cards.

3. (Amended) The method of claim 1, wherein the step of receiving the account identification data of the first card includes reading the account identification data of the first card from the at least one magnetic region of the first card.

B2  
7. (Amended) The method of claim 1, further including repeating the steps of receiving the account identification data of the first card, determining, selecting, receiving from the remote source the account identification data of at least the selected card, and writing, wherein the repeated step of selecting includes selecting one of the second and third cards different from the card selected in the original step of selecting.

8. (Amended) The method of claim 1, wherein a universal reader/writer performs the steps of receiving the account identification data of the first card, determining, and writing.

B3  
13. (Amended) The device of claim 22, wherein the device is a universal reader/writer.

14. (Amended) The device of claim 22, wherein the input device comprises a magnetic read head for reading the at least one magnetic storage region of the first card.

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17. (Amended) The device of claim 22, further including a display coupled to the processor for displaying data associated with at least one of the second and third cards.

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19. (Amended) The device of claim 22, further including a control for selecting one of the second and third cards.

B6  
22. (Amended) A device for transforming a first card having at least one magnetic storage region into another card, the device comprising:

an input device for receiving account identification data identifying the first card;

a processor coupled to the input device for determining a second card and a third card based on the account identification data of the first card, the second and third cards each being identified by different account identification data;

a memory coupled to the processor for storing the account identification data of the second and third cards;

an interface coupled to the memory for connection with an external device, the interface being configured to receive the account identification data of the second and third cards, the interface transferring the account identification data of the second and third cards to the memory; and

a magnetic write head coupled to the processor for writing the account identification data of one of the second and third cards onto the at least one magnetic region of the first card.

23. (Amended) The device of claim 22, wherein the device is incorporated into a cellular telephone.

24. (Amended) The device of claim 22, wherein the device is incorporated into a personal digital assistant.

25. (Amended) The device of claim 22, wherein the processor is configured to generate a security test, the magnetic write head being configured to write to the first card depending upon whether the security test is passed.

26. (Amended) The device of claim 22, further including:  
a memory coupled to the processor for storing a fingerprint; and  
a fingerprint reader coupled to the processor, the processor being configured to compare a fingerprint read from the fingerprint reader with the fingerprint stored in the memory.

27. (Amended) The device of claim 22, further including:  
a memory coupled to the processor for storing a password; and

*Control B6*  
a control for receiving a password from a user, the processor being configured to compare the password from the control with the password stored in the memory.

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*B7*  
29. (Amended) The device of claim 22, wherein the at least one magnetic storage region comprises a magnetic stripe, the magnetic write head being configured to write to the magnetic stripe in such a way that data written to the magnetic stripe is readable by a conventional card reader.

30. (Amended) The device of claim 22, wherein the device is small enough to fit in a standard wallet.

31. (Amended) The device of claim 22, wherein the device is less than about 1/8 of an inch in thickness.

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Please add new claims 44-50 as follows:

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*B8*  
-- 44. (New) A method for changing data stored on a first card having at least one storage region, the method comprising the steps of:

reading first account identification data from the at least one storage region;

receiving from a remote database second account identification data associated with the first account identification data, the second account identification data being further associated with a second card;

selecting the second card; and

responsive to selecting the second card, writing the second account identification data onto the at least one storage region of the first card.

45. (New) The method of claim 44, wherein the step of receiving includes receiving the second account identification data from the remote database via a network.
46. (New) The method of claim 44, wherein the step of receiving includes receiving the second account identification data from the remote database via a telecommunications network.
47. (New) The method of claim 44, wherein the step of receiving includes receiving the second account identification data from the remote database via the Internet.
48. (New) The method of claim 44, wherein the at least one storage region includes at least one magnetic storage region, the step of reading including reading the first account identification data from the at least one magnetic storage region.
49. (New) The method of claim 44, wherein the first account identification data includes a first account number associated with the first card, and the second account identification data includes a second account number associated with the second card.
50. (New) The method of claim 44, wherein the step of writing is further responsive to passing a security test.--

#### REMARKS

Reconsideration and allowance are respectfully requested. Claims 1-10, 13-31, and 36-50 are now pending. By this Amendment, claims 11, 12, and 32-35 are canceled without prejudice or disclaimer, claims 1-3, 7, 8, 13, 14, 17, 19, 22-27, and 29-31 are amended, and new claims 44-50 are added.